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OFFICIAL**FAX COVER LETTER**

February 18, 2004

TO: Examiner B. Van Doren
COMPANY: U.S. Patent and Trademark Office
PHONE:
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FROM: W. Glenn Edwards
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RE: Serial No. 09/520,943
 Attorney Docket No. AND1P525 (60021-352501)

COMMENTS: I hereby certify that this correspondence is being transmitted via facsimile to Examiner B. Van Doren at the U.S. Patent and Trademark Office on February 18, 2004.

Ann Pommier

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Serial No.: 09/520,943
 In reply to Office Action mailed: November 18, 2003
 Page 1 of 11

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

OFFICIAL

Serial #: 09/520,943
 Applicant: Andrew E. Fano et al.
 Filed: March 8, 2000
 Title: MAKING FINANCIAL DECISIONS BY BALANCING GOALS IN A FINANCIAL
 MANAGER
 Group Art: 3623
 Examiner: B. Van Doren
 Docket #: AND1P525 (60021-352501)

CERTIFICATE OF TRANSMISSION

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Ann Pommier
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 Commissioner for Patents
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AMENDMENT AFTER FINAL

In response to an Final Office action mailed November 18, 2003 (hereinafter "Office Action"). Please amend the above-identified application as follows:

Amendments to the Claims are reflected in the listing of claims, which begins on page 2 of this paper.

Remarks/Arguments begin on page 7 of this paper.

03/03/2004 WNETDN 0000002 501901 09520943

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